

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Bayview Loan Servicing, LLC as servicer for
Metropolitan Life Insurance Company

In Re:
Bobbie L. McKnight, Yvette I. McKnight

Debtors.



Order Filed on July 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-21588 CMG

Adv. No.:

Hearing Date: 7/1/2020 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 6, 2020

A handwritten signature in black ink, reading "Christine M. Gravelle". The signature is written in a cursive, flowing style.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtors: Bobbie L. McKnight, Yvette I. McKnight

Case No: 19-21588 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC as servicer for Metropolitan Life Insurance Company, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 6 Stratton Court, Trenton, NJ, 08691, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stephanie F. Ritigstein, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 24, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through June 2020 with \$434.65 in suspense for a total post-petition default of \$6,705.84 (3 @ \$1,395.67, 2 @ \$1,476.74, less suspense balance of \$434.65)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,705.84 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor, Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Bobbie L. McKnight
Yvette I. McKnight
DebtorsCase No. 19-21588-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.
db/jdb +Bobbie L. McKnight, Yvette I. McKnight, 6 Stratton Court, Robbinsville, NJ 08691-3108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2020 at the address(es) listed below:

Albert Russo docs@russotruster.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association cwohlrab@rascrane.com
Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC as servicer for
Metropolitan Life Insurance Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Foxmoor Townhome Association, Inc.
eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
Eric Clayman on behalf of Debtor Bobbie L. McKnight jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Yvette I. McKnight jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Stephanie F. Ritigstein on behalf of Debtor Bobbie L. McKnight jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Stephanie F. Ritigstein on behalf of Joint Debtor Yvette I. McKnight
jenkins.clayman@verizon.net, connor@jenkinsclayman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11